

## Certificate of Notice Page 1 of 3

United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
Paul J. Garagozzo  
Lisa M. Garagozzo  
DebtorsCase No. 19-14840-jkf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: JEGilmore  
Form ID: pdf900Page 1 of 2  
Total Noticed: 53

Date Rcvd: Jan 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2020.

db/jdb +Paul J. Garagozzo, Lisa M. Garagozzo, 1011 Sage Road, West Chester, PA 19382-7472  
 14366806 +AMCOL Systems, P.O. Box 21625, Columbia, SC 29221-1625  
 14366808 Bryn Mawr Rehabilitation Hospital, C/O ProCo, P.O. Box 2462, Aston, PA 19014-0462  
 14366809 +Capital One, N.A., C/O Portfolio Recovery Associates, LLC, P.O. Box 12903, Norfolk, VA 23541-0903  
 14366810 Chase Bank USA, N.A., Cardmember Service, P.O. Box 1423, Charlotte, NC 28201-1423  
 14366811 Chester County Hospital, C/O Emergency Care Specialists, P.O. Box 667, Toms River, NJ 08754-0667  
 14366812 Children's Hospital of Philadelphia, Physician Billing - PB CHOP, P.O. Box 788017, Philadelphia, PA 19178-8017  
 14366813 Children's Hospital of Philadelphia, Physician Billing - PB CHOP, P.O. Box 788017, Philadelphia, PA 19178-8017  
 14366814 +Credit Control, LLC, P.O. Box 31179, Tampa, FL 33631-3179  
 14397987 +Fifth Third Bank, 5001 Kingsley Drive, 1MOBBW, Cincinnati, Ohio 45227-1114  
 14366815 Fifth Third Bank, P.O. Box 630412, Cincinnati, OH 45263-0412  
 14370332 Fifth Third Bank Successor By Merger, et.al., C/o Mario J. Hanyon, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103  
 14370384 +Fifth Third Bank Successor By Merger, et.al., c/o MARIO J. HANYON, Phelan Hallinan & Schmieg, 1617 John F. Kennedy Boulevard, Suite 1400, Philadelphia, PA 19103-1814  
 14366816 Greensky, P.O. Box 29429, West Chester, PA 19382  
 14366817 Home Depot - Citibank, N.A., P.O. Box 9001010, Louisville, KY 40290-1010  
 14366818 +Home Depot Loan Program, C/O Sun Trust Bank, P.O. Box 29429, Atlanta, GA 30359-0429  
 14375720 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 14366820 +Macy's, Bankruptcy Processing, P.O. Box 8053, Mason, OH 45040-8053  
 14366821 Main Line Health, C/O Patient Payments, P.O. Box 780163, Philadelphia, PA 19178-0163  
 14366822 Malvern Bank, National Association, Cardmember Service, P.O. Box 790408, Saint Louis, MO 63179-0408  
 14393951 +Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037  
 14366824 Midland Credit Management, Inc., P.O. Box 301030, Los Angeles, CA 90030-1030  
 14366828 PNC Bank, P.O. Box 6534, Carol Stream, IL 60197-6534  
 14375182 +PNC Bank National Association, c/o Kevin G. McDonald, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, Pa 19106-1541  
 14400403 +PNC Bank, National Association, Attn: Bankruptcy, P.O. Box 94982, Cleveland, OH 44101-4982  
 14366826 Penn Medical, P.O. Box 824406, Philadelphia, PA 19182-4406  
 14366827 +Penn Medicine, P.O. Box 824406, Philadelphia, PA 19182-4406  
 14366830 +ProCo, P.O. Box 2462, Aston, PA 19014-0462  
 14366833 RGS Financial, P.O. Box 6559, Englewood, CO 80155-6559  
 14366831 +Radius Global Solutions, LLC, P.O. Box 390900, Minneapolis, MN 55439-0990  
 14378021 U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis, MO 63166-0108  
 14366838 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: US Bank, P.O. Box 2188, Oshkosh, WI 54903)  
 14387081 USB Leasing LT, c/o U.S. Bank National Association, Bankruptcy Department, PO Box 5229, Cincinnati, Ohio 45201-5229  
 14366835 +United Collection Bureau, Inc., 5620 Southwyck Blvd, Suite 206, Toledo, OH 43614-1501  
 14366837 University of Penn Health System, c/o Penn Credit, P.O. Box 69703, Harrisburg, PA 17106-9703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jan 17 2020 03:44:40 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 17 2020 03:43:59  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 17 2020 03:44:34 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr E-mail/PDF: gecscedi@recoverycorp.com Jan 17 2020 03:47:48 Synchrony Bank,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14366807 E-mail/Text: legal@arsnational.com Jan 17 2020 03:43:39 ARS National Services, Inc.,  
 P.O. Box 469100, Escondido, CA 92046-9100  
 14366805 E-mail/Text: bnc@alltran.com Jan 17 2020 03:43:27 Alltran Financial, LP, P.O. Box 722929,  
 Houston, TX 77272-2929  
 14399659 E-mail/Text: bnc-quantum@quantum3group.com Jan 17 2020 03:43:47  
 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 14366819 E-mail/PDF: gecscedi@recoverycorp.com Jan 17 2020 03:47:26 Lowe's / Synchrony Bank,  
 P.O. Box 530914, Atlanta, GA 30353-0914

District/off: 0313-2

User: JEGilmore  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 53

Date Rcvd: Jan 16, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

14366823 +E-mail/Text: bankruptcydpt@mcmcq.com Jan 17 2020 03:44:18 Midland Credit Management,  
2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
14366825 E-mail/Text: bnc@nordstrom.com Jan 17 2020 03:43:31 Nordstrom Card Services,  
P.O. Box 6566, Englewood, CO 80155-6566  
14366829 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 17 2020 03:47:12  
Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502  
14400326 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 17 2020 03:47:10  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
14380666 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jan 17 2020 03:58:18 Regional Acceptance Corporation,  
PO Box 1847, Wilson, NC 27894-1847  
14366832 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jan 17 2020 03:58:18 Regional Acceptance Corporation,  
P.O. Box 580075, Charlotte, NC 28258-0075  
14366834 +E-mail/PDF: pa\_dc\_claims@navient.com Jan 17 2020 03:47:57 Sallie Mae, P.O. Box 9635,  
Wilkes Barre, PA 18773-9635  
14400264 E-mail/Text: ebn\_bkrt\_forms@salliemae.com Jan 17 2020 03:45:03 Sallie Mae, P.O. Box 3319,  
Wilmington, DE 19804-4319  
14367879 +E-mail/PDF: gecsed@recoverycorp.com Jan 17 2020 03:47:03 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14366839 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 17 2020 03:43:40 Wayfair - Comenity Bank,  
P.O. Box 659617, San Antonio, TX 78265-9617

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14397988\* +Fifth Third Bank, 5001 Kingsley Drive, 1MOBBW, Cincinnati, Ohio 45227-1114  
14366836\* +United Collection Bureau, Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501  
TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 18, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2020 at the address(es) listed below:

JEROME B. BLANK on behalf of Creditor Fifth Third Bank Successor By Merger, et.al.  
paeb@fedphe.com  
KEVIN G. MCDONALD on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmllawgroup.com  
MARIO J. HANYON on behalf of Creditor Fifth Third Bank Successor By Merger, et.al.  
paeb@fedphe.com  
SCOTT F. WATERMAN (Chapter 13) on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)  
ECFMail@ReadingCh13.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com  
STANLEY E. LUONGO, JR. on behalf of Debtor Paul J. Garagozzo stan.luongo@luongobellwoar.com,  
nicole.werner@luongobellwoar.com  
STANLEY E. LUONGO, JR. on behalf of Joint Debtor Lisa M. Garagozzo  
stan.luongo@luongobellwoar.com, nicole.werner@luongobellwoar.com  
United States Trustee USTPRRegion03.PH.ECF@usdoj.gov

TOTAL: 8

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

|                   |                             |
|-------------------|-----------------------------|
| In Re:            | Chapter 13                  |
| PAUL J. GARAGOZZO |                             |
| LISA M. GARAGOZZO | Bankruptcy No. 19-14840-JKF |
| Debtors           |                             |

ORDER DISMISSING CHAPTER 13 CASE

AND NOW, after notice and hearing, it is ORDERED that the case is DISMISSED.

IT IS FURTHER ORDERED that any wage order entered in this case is hereby TERMINATED and the employer shall cease wage withholding immediately.



**Date: January 15, 2020**

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JEAN K. FITZSIMON  
U.S. BANKRUPTCY JUDGE